

**SPECIAL VERDICT FORM
SANDRA BARKLEY'S CLAIMS**8**Unfair and Deceptive Practices**

1. Do you find by a preponderance of the evidence that the statements or actions of one or more of the Defendants induced Sandra Barkley to enter into a home purchase and financing transaction by misrepresenting the value of the property, the condition of the property and/or the terms and affordability of her mortgages?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>
Ben Turner	Yes <u>x</u>	

2. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mrs. Barkley for the Defendants' conduct.

\$ 1000 in damages to Mrs. Barkley

3. For each Defendant listed below, answer whether the Defendant knowingly and willfully misled or deceived Mrs. Barkley?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>
Ben Turner	Yes <u>x</u>	

4. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages, not to exceed \$1000, that you find that Defendant is responsible for:

\$ 1000 punitive damages from Mr. Hershco

\$ 1000 punitive damages from United Homes, LLC

\$ 1000 punitive damages from United Property Group, LLC

\$ 1000 punitive damages from Galit Network, LLC

\$ 1000 punitive damages from Olympia Mortgage

\$ 1000 punitive damages from Ben Turner

Fraud

5. Do you find by clear and convincing evidence that one or more of the Defendants induced Mrs. Barkley to enter into a home purchase and financing transaction by misrepresenting or failing to state material facts about the value of the property, the condition of the property, and/or the terms and affordability of the mortgages?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>
Ben Turner	Yes <u>X</u>	

6. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mrs. Barkley for the Defendants' conduct.

\$ 45000 in damages to Mrs. Barkley

Conspiracy to Defraud

7. Do you find that any of the Defendants conspired with one or more of the other Defendants to misrepresent or to fail to disclose material facts to Mrs. Barkley about the value of the property, the condition of the property, or the terms and affordability of her mortgages in order to induce her to purchase and finance her property?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>
Ben Turner	Yes <u>X</u>	

8. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mrs. Barkley for the Defendants' conduct.

\$ 45000 in damages to Mrs. Barkley

Punitive Damages – Fraud

9. For each Defendant listed below, answer whether the Defendant's conduct was repugnant and involved a high degree of moral culpability.

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>
Ben Turner	Yes <u>X</u>	No <u> </u>

10. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 25000 punitive damages from Mr. Hershco

\$ 5000 punitive damages from United Homes, LLC

\$ 5000 punitive damages from United Property Group, LLC

\$ 5000 punitive damages from Galit Network, LLC

\$ 10000 punitive damages from Olympia Mortgage

\$ 10000 punitive damages from Ben Turner

Discrimination Claims

11. A. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Sandra Barkley by targeting her for the sale and financing of her home on grossly unfavorable terms at least in part because of her race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>

Olympia Mortgage	Yes _____	No <u>X</u>
Ben Turner	Yes <u>x</u>	

- B. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Sandra Barkley in her home purchase and financing transactions at least in part because of her race?

Yaron Hershco	Yes _____	No <u>X</u>
United Homes, LLC	Yes _____	No <u>X</u>
United Property Group, LLC	Yes _____	No <u>X</u>
Galit Network, LLC	Yes _____	No <u>X</u>
Olympia Mortgage	Yes _____	No <u>X</u>
Ben Turner	Yes <u>x</u>	

- C. Do you find by a preponderance of the evidence that any of the Defendants conspired with one or more of the other Defendants to discriminate against Mrs. Barkley in her home purchase and financing transactions at least in part because of her race?

Yaron Hershco	Yes _____	No <u>X</u>
United Homes, LLC	Yes _____	No <u>X</u>
United Property Group, LLC	Yes _____	No <u>X</u>
Galit Network, LLC	Yes _____	No <u>X</u>
Olympia Mortgage	Yes _____	No <u>X</u>
Ben Turner	Yes <u>x</u>	

12. If you answered "Yes" to any part of A, B, or C above, set forth the amount you find would fully compensate Mrs. Barkley for the Defendants' conduct.

\$ 0 compensatory damages to Sandra Barkley

13. For each Defendant listed below, answer whether the Defendant acted intentionally, willfully or with reckless disregard for Mrs. Barkley's civil rights?

Yaron Hershco	Yes _____	No <u>X</u>
United Homes, LLC	Yes _____	No <u>X</u>
United Property Group, LLC	Yes _____	No <u>X</u>
Galit Network, LLC	Yes _____	No <u>X</u>
Olympia Mortgage	Yes _____	No <u>X</u>
Ben Turner	Yes <u>x</u>	

14. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 0 ~~10~~ 0 punitive damages from Mr. Hershco
 \$ 0 0 punitive damages from United Homes, LLC
 \$ 0 0 punitive damages from United Property Group, LLC
 \$ 0 0 punitive damages from Galit Network, LLC
 \$ 0 0 punitive damages from Olympia Mortgage
 \$ 0 0 punitive damages from Ben Turner

Piercing the Corporate Veil

15. (A) Do you find that Mr. Hershco exercised complete control over United Homes, LLC, United Property Group, LLC and/or Galit Network, LLC in connection with the home sold to Sandra Barkley?

Yes X No _____

(B) If you answered "Yes" to the question above, answer the following ^{One}~~two~~ questions:

(i) Do you find that Mr. Hershco, through his domination of the companies, committed fraud or some other wrong against Mrs. Barkley?

Yes X No _____

Liability of Corporate Officer

16. Do you find that Yaron Hershco, as a corporate officer of United Homes, LLC, United Property Group, LLC and Galit Network, LLC participated in wrongful conduct or knowingly approved the conduct?

Yes X No _____

PLEASE REVIEW THIS FORM AND MAKE SURE YOU HAVE ANSWERED ALL QUESTIONS.

Elizabeth Hemmen
Jury Foreperson

Date: 6/1/11

SPECIAL VERDICT FORM
RODNEY AND SYLVIA GIBBONS'S CLAIMS

Unfair and Deceptive Practices

1. Do you find by a preponderance of the evidence that the statements or actions of one or more of the Defendants induced Rodney and Sylvia Gibbons to enter into a home purchase and financing transaction by misrepresenting the value of the property, the condition of the property and/or the terms and affordability of their mortgages?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

2. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mr. and Mrs. Gibbons for the Defendants' conduct.

\$ 1000 in damages to Mrs. Gibbons and the Estate of Rodney Gibbons

3. For each Defendant listed below, answer whether the Defendant knowingly and willfully misled or deceived Mr. and Mrs. Gibbons?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

4. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages, not to exceed \$1000, you find that Defendant is responsible for:

\$ 1000 punitive damages from Mr. Hershco

\$ 1000 punitive damages from United Homes, LLC

\$ 1000 punitive damages from United Property Group, LLC

\$ 1000 punitive damages from Galit Network, LLC

\$ 1000 punitive damages from Olympia Mortgage

Fraud

5. Do you find by clear and convincing evidence that one or more of the Defendants induced Mr. and Mrs. Gibbons to enter into a home purchase and financing transaction by misrepresenting or failing to state material facts about the value of the property, the condition of the property, and/or the terms and affordability of the mortgages?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

6. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mr. and Mrs. Gibbons for the Defendants' conduct.

\$ 57500 in damages to Mrs. and the Estate of Rodney Gibbons

Conspiracy to Defraud

7. Do you find that any of the Defendants conspired with one or more of the other Defendants to misrepresent or fail to disclose material facts to Mr. and Mrs. Gibbons about the value and condition of the home or the terms of the mortgages in order to induce them to purchase and finance their property?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

8. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mr. and Mrs. Gibbons for the Defendants' conduct.

\$ 57500 in damages to Mrs. and the Estate of Rodney Gibbons

Punitive Damages - Fraud

9. If you have awarded damages above for Defendants' misrepresentations and failures

to state material facts to Mr. and Mrs. Gibbons, do you also find that one or more of the Defendants' actions towards Mr. and Mrs. Gibbons was repugnant and involved a high degree of moral culpability?

Hershco or one of his employees or agents	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

10. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 35000 punitive damages from Mr. Hershco

\$ 5000 punitive damages from United Homes, LLC

\$ 5000 punitive damages from United Property Group, LLC

\$ 5000 punitive damages from Galit Network, LLC

\$ 10000 punitive damages from Olympia Mortgage

Discrimination Claims

11. A. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Rodney and Sylvia Gibbons by targeting them for the sale and financing of their home on grossly unfavorable terms at least in part because of their race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Olympia Mortgage	Yes <u> </u>	No <u>X</u>

B. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Rodney and Sylvia Gibbons in their home purchase and financing transactions at least in part because of their race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>

Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Olympia Mortgage	Yes <u> </u>	No <u>X</u>

- C. Do you find by a preponderance of the evidence that any of the Defendants conspired with one or more of the other Defendants to discriminate against Mr. and Mrs. Gibbons in their home purchase and financing transactions at least in part because of their race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Olympia Mortgage	Yes <u> </u>	No <u>X</u>

12. If you answered "Yes" to any part of A, B, or C above, set forth the amount you find would fully compensate Mr. and Mrs. Gibbons for the Defendants' conduct.

\$ 0 compensatory damages to Rodney and Sylvia Gibbons

13. For each Defendant listed below, answer whether the Defendant acted intentionally, willfully or with reckless disregard for Mr. and Mrs. Gibbons's civil rights?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Olympia Mortgage	Yes <u> </u>	No <u>X</u>

14. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 0 punitive damages from Mr. Hershco

\$ 0 punitive damages from United Homes, LLC

\$ 0 punitive damages from United Property Group, LLC

\$ 0 punitive damages from Galit Network, LLC

\$ 0 punitive damages from Olympia Mortgage

Piercing the Corporate Veil

15. (A) Do you find that Mr. Hershco exercised complete control over United Homes, LLC, United Property Group, LLC and/or Galit Network, LLC in connection with the home sold to Rodney and Sylvia Gibbons?

Yes X No

(B) If you answered "Yes" to the question above, answer the following ~~two~~ questions:

- (i) Do you find that Mr. Hershco, through his domination of the companies, committed fraud or some other wrong against Mr. and Mrs. Gibbons?

Yes X No

Liability of Corporate Officer

16. Do you find that Yaron Hershco, as a corporate officer of United Homes, LLC, United Property Group, LLC and Galit Network, LLC participated in wrongful conduct or knowingly approved the conduct?

Yes X No

PLEASE REVIEW THIS FORM AND MAKE SURE YOU HAVE ANSWERED ALL QUESTIONS.

Elizabeth Normen
Jury Foreperson

Date: 6/1/11

SPECIAL VERDICT FORM
MARY LODGE'S CLAIMS

Unfair and Deceptive Practices

1. Do you find by a preponderance of the evidence that the statements or actions of one or more of the Defendants induced Mary Lodge to enter into a home purchase and financing transaction by misrepresenting the value of the property, the condition of the property and/or the terms and affordability of her mortgages?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

2. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mrs. Lodge for the Defendants' conduct.

\$ 1000 in damages to Mrs. Lodge

3. For each Defendant listed below, answer whether the Defendant knowingly and willfully misled or deceived Mrs. Lodge?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

4. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages, not to exceed \$1000, that you find that Defendant is responsible for:

\$ 1000 punitive damages from Mr. Hershco

\$ 1000 punitive damages from United Homes, LLC

\$ 1000 punitive damages from United Property Group, LLC

\$ 1000 punitive damages from Galit Network, LLC

\$ 1000 punitive damages from Olympia Mortgage

Fraud

5. Do you find by clear and convincing evidence that one or more of the Defendants induced Mrs. Lodge to enter into a home purchase and financing transaction by misrepresenting or failing to state material facts about the value of the property, the condition of the property, and/or the terms and affordability of the mortgages?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

6. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mrs. Lodge for the Defendants' conduct.

\$ 50000 in damages to Mrs. Lodge

Conspiracy to Defraud

7. Do you find that any of the Defendants conspired with one or more of the other Defendants to misrepresent or to fail to disclose material facts to Mrs. Lodge about the value of the property, the condition of the property, or the terms and affordability of the mortgages in order to induce her to purchase and finance her property?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

8. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mrs. Lodge for the Defendants' conduct.

\$ 50000 in damages to Mrs. Lodge

Punitive Damages – Fraud

9. For each Defendant listed below, answer whether the Defendant's conduct was repugnant and involved a high degree of moral culpability.

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>

United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Olympia Mortgage	Yes <u>X</u>	No <u> </u>

10. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 35000 punitive damages from Mr. Hershco

\$ 5000 punitive damages from United Homes, LLC

\$ 5000 punitive damages from United Property Group, LLC

\$ 5000 punitive damages from Galit Network, LLC

\$ 10000 punitive damages from Olympia Mortgage

Discrimination Claims

11. A. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Mary Lodge by targeting her for the sale and financing of homes on grossly unfavorable terms at least in part because of her race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Olympia Mortgage	Yes <u> </u>	No <u>X</u>

B. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Mary Lodge in her home purchase and financing transactions at least in part because of her race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Olympia Mortgage	Yes <u> </u>	No <u>X</u>

C. Do you find by a preponderance of the evidence that any of the Defendants conspired with one or more of the other Defendants to discriminate against Mrs. Lodge in her home purchase and financing transactions at least in part because of her race?

Yaron Hershco	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Homes, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Property Group, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Galit Network, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Olympia Mortgage	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

12. If you answered "Yes" to any part of A, B, or C above, set forth the amount you find would fully compensate Ms. Lodge for the Defendants' conduct.

\$ 0 compensatory damages to Mary Lodge

13. For each Defendant listed below, answer whether the Defendant acted intentionally, willfully or with reckless disregard for Mrs. Lodge's civil rights?

Yaron Hershco	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Homes, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Property Group, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Galit Network, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Olympia Mortgage	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

14. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 0 punitive damages from Mr. Hershco

\$ 0 punitive damages from United Homes, LLC

\$ 0 punitive damages from United Property Group, LLC

\$ 0 punitive damages from Galit Network, LLC

\$ 0 punitive damages from Olympia Mortgage

Piercing the Corporate Veil

15. (A) Do you find that Mr. Hershco exercised complete control over United Homes, LLC, United Property Group, LLC and/or Galit Network, LLC in connection with the home sold to Mary Lodge?

Yes X No

(B) If you answered "Yes" to the question above, answer the following ~~two~~ questions:

- (i) Do you find that Mr. Hershco, through his domination of the companies, committed fraud or some other wrong against Mrs. Lodge?

Yes X No

Liability of Corporate Officer

16. Do you find that Yaron Hershco, as a corporate officer of United Homes, LLC, United Property Group, LLC and Galit Network, LLC participated in wrongful conduct or knowingly approved the conduct?

Yes X No

PLEASE REVIEW THIS FORM AND MAKE SURE YOU HAVE ANSWERED ALL QUESTIONS.

Elizabeth Hemmer
Jury Foreperson

Date: 6 / 1 / 11

SPECIAL VERDICT FORM
DEWITT MATHIS'S CLAIMS

Unfair and Deceptive Practices

1. Do you find by a preponderance of the evidence that the statements or actions of one or more of the Defendants induced Dewitt Mathis to enter into a home purchase and financing transaction by misrepresenting the value of the property, the condition of the property and/or the terms and affordability of his mortgage?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>X</u>	No <u> </u>

2. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mr. Mathis for the Defendants' conduct.

\$ 1000 in damages to Mr. Mathis

3. For each Defendant listed below, answer whether the Defendant knowingly and willfully misled or deceived Mr. Mathis?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>X</u>	No <u> </u>

4. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages, not to exceed \$1000, that you find that Defendant is responsible for:

\$ 1000 punitive damages from Mr. Hershco

\$ 1000 punitive damages from United Homes, LLC

\$ 1000 punitive damages from United Property Group, LLC

\$ 1000 punitive damages from Galit Network, LLC

\$ 1000 punitive damages from Alliance Mortgage

Fraud

5. Do you find by clear and convincing evidence that one or more of the Defendants induced Mr. Mathis to enter into a home purchase and financing transaction by misrepresenting or failing to state material facts about the value of the property, the condition of the property, and/or the terms and affordability of the mortgage?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>x</u>	

6. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mr. Mathis for the Defendants' conduct.

\$65000 in damages to Mr. Mathis

Conspiracy to Defraud

7. Do you find that any of the Defendants conspired with one or more of the other Defendants to misrepresent or to fail to disclose material facts to Mr. Mathis about the value of the property, the condition of the property, or the terms and affordability of the mortgage in order to induce him to purchase and finance his property?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>x</u>	

8. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mr. Mathis for the Defendants' conduct.

\$65000 in damages to Mr. Mathis

Punitive Damages – Fraud

9. For each Defendant listed below, answer whether the Defendant's conduct was repugnant and involved a high degree of moral culpability.

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>

United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>x</u>	

10. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 35000 punitive damages from Mr. Hershco

\$ 5000 punitive damages from United Homes, LLC

\$ 5000 punitive damages from United Property Group, LLC

\$ 5000 punitive damages from Galit Network, LLC

\$ 10000 punitive damages from Alliance Mortgage

Discrimination Claims

11. A. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Dewitt Mathis by targeting him for the sale and financing of his home on grossly unfavorable terms at least in part because of his race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Alliance Mortgage	Yes <u>x</u>	

- B. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Dewitt Mathis in his home purchase and financing transactions at least in part because of his race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Alliance Mortgage	Yes <u>x</u>	

- C. Do you find by a preponderance of the evidence that any of the Defendants conspired with one or more of the other Defendants to discriminate against Mr. Mathis in his home purchase and financing transactions at least in part because of his race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Alliance Mortgage	Yes <u>x</u>	

12. If you answered "Yes" to any part of A, B, or C above, set forth the amount you find would fully compensate Mr. Mathis for the Defendants' conduct.

\$ 0 compensatory damages to Dewitt Mathis

13. For each Defendant listed below, answer whether the Defendant acted intentionally, willfully or with reckless disregard for Mr. Mathis's civil rights?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Alliance Mortgage	Yes <u>x</u>	

14. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 0 punitive damages from Mr. Hershco

\$ 0 punitive damages from United Homes, LLC

\$ 0 punitive damages from United Property Group, LLC

\$ 0 punitive damages from Galit Network, LLC

\$ 0 punitive damages from Alliance Mortgage

Piercing the Corporate Veil

15. (A) Do you find that Mr. Hershco exercised complete control over United Homes, LLC, United Property Group, LLC and/or Galit Network, LLC in connection with the home sold to Dewitt Mathis?

Yes X No

(B) If you answered "Yes" to the question above, answer the following ~~two~~ questions:

- (i) Do you find that Mr. Hershco, through his domination of the companies, committed fraud or some other wrong against Mr. Mathis?

Yes X No

Liability of Corporate Officer

16. Do you find that Yaron Hershco, as a corporate officer of United Homes, LLC, United Property Group, LLC and Galit Network, LLC participated in wrongful conduct or knowingly approved the conduct?

Yes X No

PLEASE REVIEW THIS FORM AND MAKE SURE YOU HAVE ANSWERED ALL QUESTIONS.

Elizabeth Hemmen
Jury Foreperson

Date: 6/1/11

SPECIAL VERDICT FORM
MILES AND LISA MCDALE'S CLAIMS

Unfair and Deceptive Practices

1. Do you find by a preponderance of the evidence that the statements or actions of one or more of the Defendants induced Miles and Lisa McDale to enter into a home purchase and financing transaction by misrepresenting the value of the property, the condition of the property and/or the terms and affordability of their mortgage?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u> x </u>	
Ben Turner	Yes <u> x </u>	

2. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mr. and Mrs. McDale for the Defendants' conduct.

\$ 1000 in damages to Mr. and Mrs. McDale

3. For each Defendant listed below, answer whether the Defendant knowingly and willfully misled or deceived Mr. and Mrs. McDale.

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u> x </u>	
Ben Turner	Yes <u> x </u>	

4. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages, not to exceed \$1000, you find that Defendant is responsible for:

\$ 1000 punitive damages from Mr. Hershco

\$ 1000 punitive damages from United Homes, LLC

\$ 1000 punitive damages from United Property Group, LLC

\$ 1000 punitive damages from Galit Network, LLC

\$ 1000 punitive damages from Alliance Mortgage

\$ 1000 punitive damages from Ben Turner

Fraud

5. Do you find by clear and convincing evidence that one or more of the Defendants induced Mr. and Mrs. McDale to enter into a home purchase and financing transaction by misrepresenting or failing to state material facts about the value of the property, the condition of the property, and/or the terms and affordability of the mortgage?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>x</u>	
Ben Turner	Yes <u>x</u>	

6. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mr. and Mrs. McDale for the Defendants' conduct.

\$ 75000 in damages to Mr. and Mrs. McDale

Conspiracy to Defraud

7. Do you find that any of the Defendants conspired with one or more of the other Defendants to misrepresent or fail to disclose material facts to Mr. and Mrs. McDale about the value and condition of the home or the terms of the mortgage in order to induce them to purchase and finance their property?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>x</u>	
Ben Turner	Yes <u>x</u>	

8. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Mr. and Mrs. McDale for the Defendants' conduct.

\$ 75000 in damages to Mr. and Mrs. McDale

Punitive Damages - Fraud

9. If you have awarded damages above for Defendants' misrepresentations and failures to state material facts to Mr. and Mrs. McDale, do you also find that one or more of the Defendants' actions towards Mr. and Mrs. McDale was repugnant and involved a high degree of moral culpability?

Hershco or one of his employees or agents	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u> x </u>	
Ben Turner	Yes <u> x </u>	

10. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 25000 punitive damages from Mr. Hershco

\$ 5000 punitive damages from United Homes, LLC

\$ 5000 punitive damages from United Property Group, LLC

\$ 5000 punitive damages from Galit Network, LLC

\$ 10000 punitive damages from Alliance Mortgage

\$ 10000 punitive damages from Ben Turner

Discrimination Claims

11. A. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Miles and Lisa McDale by targeting them for the sale and financing of their home on grossly unfavorable terms at least in part because of their race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Alliance Mortgage	Yes <u> x </u>	
Ben Turner	Yes <u> x </u>	

- B. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Miles and Lisa McDale in their home purchase and financing transactions at least in part because of their race?

Yaron Hershco	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Homes, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Property Group, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Galit Network, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Alliance Mortgage	Yes <input checked="" type="checkbox"/>	
Ben Turner	Yes <input checked="" type="checkbox"/>	

- C. Do you find by a preponderance of the evidence that any of the Defendants conspired with one or more of the other Defendants to discriminate against Mr. and Mrs. McDale in their home purchase and financing transactions at least in part because of their race?

Yaron Hershco	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Homes, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Property Group, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Galit Network, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Alliance Mortgage	Yes <input checked="" type="checkbox"/>	
Ben Turner	Yes <input checked="" type="checkbox"/>	

12. If you answered "Yes" to any part of A, B, or C above, set forth the amount you find would fully compensate Mr. and Mrs. McDale for the Defendants' conduct.

\$ 0 compensatory damages to Miles and Lisa McDale

13. For each Defendant listed below, answer whether the Defendant acted intentionally, willfully or with reckless disregard for Mr. and Mrs. McDale's civil rights?

Yaron Hershco	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Homes, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Property Group, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Galit Network, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Alliance Mortgage	Yes <input checked="" type="checkbox"/>	
Ben Turner	Yes <input checked="" type="checkbox"/>	

14. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 0 punitive damages from Mr. Hershco
\$ 0 punitive damages from United Homes, LLC
\$ 0 punitive damages from United Property Group, LLC
\$ 0 punitive damages from Galit Network, LLC
\$ 0 punitive damages from Alliance Mortgage
\$ 0 punitive damages from Ben Turner

Piercing the Corporate Veil

15. (A) Do you find that Mr. Hershco exercised complete control over United Homes, LLC, United Property Group, LLC and/or Galit Network, LLC in connection with the home sold to Miles and Lisa McDale?

Yes X No

(B) If you answered "Yes" to the question above, answer the following two questions:

- (i) Do you find that Mr. Hershco, through his domination of the companies, committed fraud or some other wrong against Mr. and Mrs. McDale?

Yes X No

Liability of Corporate Officer

16. Do you find that Yaron Hershco, as a corporate officer of United Homes, LLC, United Property Group, LLC and Galit Network, LLC participated in wrongful conduct or knowingly approved the conduct?

Yes X No

PLEASE REVIEW THIS FORM AND MAKE SURE YOU HAVE ANSWERED ALL QUESTIONS.

Elizabeth Hemmer
Jury Foreperson

Date: 6/1/11

SPECIAL VERDICT FORM
CHARLENE WASHINGTON'S CLAIMS

Unfair and Deceptive Practices

1. Do you find by a preponderance of the evidence that the statements or actions of one or more of the Defendants induced Charlene Washington to enter into a home purchase and financing transaction by misrepresenting the value of the property, the condition of the property and/or the terms and affordability of her mortgage?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u> x </u>	

2. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Ms. Washington for the Defendants' conduct.

\$ 1000 in damages to Ms. Washington

3. For each Defendant listed below, answer whether the Defendant knowingly and willfully misled or deceived Ms. Washington?

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u> x </u>	

4. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages, not to exceed \$1000, that you find that Defendant is responsible for:

\$ 1000 punitive damages from Mr. Hershco

\$ 1000 punitive damages from United Homes, LLC

\$ 1000 punitive damages from United Property Group, LLC

\$ 1000 punitive damages from Galit Network, LLC

\$ 1000 punitive damages from Alliance Mortgage

Fraud

5. Do you find by clear and convincing evidence that one or more of the Defendants induced Ms. Washington to enter into a home purchase and financing transaction by misrepresenting or failing to state material facts about the value of the property, the condition of the property, and/or the terms and affordability of the mortgage?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>x</u>	

6. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Ms. Washington for the Defendants' conduct.

\$ 25000 in damages to Ms. Washington

Conspiracy to Defraud

7. Do you find that any of the Defendants conspired with one or more of the other Defendants to misrepresent or to fail to disclose material facts to Ms. Washington about the value of the property, the condition of the property, or the terms and affordability of the mortgage in order to induce her to purchase and finance her property?

Hershco or one of his employees or agents:	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>
United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>x</u>	

8. If you answered "Yes" to the question above, set forth the amount of money damages you find would fully compensate Ms. Washington for the Defendants' conduct.

\$ 25000 in damages to Ms. Washington

Punitive Damages – Fraud

9. For each Defendant listed below, answer whether the Defendant's conduct was repugnant and involved a high degree of moral culpability.

Yaron Hershco	Yes <u>X</u>	No <u> </u>
United Homes, LLC	Yes <u>X</u>	No <u> </u>

United Property Group, LLC	Yes <u>X</u>	No <u> </u>
Galit Network, LLC	Yes <u>X</u>	No <u> </u>
Alliance Mortgage	Yes <u>x</u>	

10. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 35000 punitive damages from Mr. Hershco

\$ 5000 punitive damages from United Homes, LLC

\$ 5000 punitive damages from United Property Group, LLC

\$ 5000 punitive damages from Galit Network, LLC

\$ 10000 punitive damages from Alliance Mortgage

Discrimination Claims

11. A. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Charlene Washington by targeting her for the sale and financing of her home on grossly unfavorable terms at least in part because of her race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Alliance Mortgage	Yes <u>x</u>	

B. Do you find by a preponderance of the evidence that one or more of the Defendants discriminated against Charlene Washington in her home purchase and financing transactions at least in part because of her race?

Yaron Hershco	Yes <u> </u>	No <u>X</u>
United Homes, LLC	Yes <u> </u>	No <u>X</u>
United Property Group, LLC	Yes <u> </u>	No <u>X</u>
Galit Network, LLC	Yes <u> </u>	No <u>X</u>
Alliance Mortgage	Yes <u>x</u>	

C. Do you find by a preponderance of the evidence that any of the Defendants conspired with one or more of the other Defendants to discriminate against Ms. Washington in her home purchase and financing transactions at least in part because of her race?

Yaron Hershco	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Homes, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Property Group, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Galit Network, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Alliance Mortgage	Yes <input checked="" type="checkbox"/>	

12. If you answered "Yes" to any part of A, B, or C above, set forth the amount you find would fully compensate Ms. Washington for the Defendants' conduct.

\$ 0 compensatory damages to Charlene Washington

13. For each Defendant listed below, answer whether the Defendant acted intentionally, willfully or with reckless disregard for Ms. Washington's civil rights?

Yaron Hershco	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Homes, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
United Property Group, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Galit Network, LLC	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Alliance Mortgage	Yes <input checked="" type="checkbox"/>	

14. For each Defendant that you answered Yes for in the preceding question, then insert the amount of punitive damages you find that Defendant is responsible for:

\$ 0 punitive damages from Mr. Hershco

\$ 0 punitive damages from United Homes, LLC

\$ 0 punitive damages from United Property Group, LLC

\$ 0 punitive damages from Galit Network, LLC

\$ 0 punitive damages from Alliance Mortgage

Piercing the Corporate Veil

15. (A) Do you find that Mr. Hershco exercised complete control over United Homes, LLC, United Property Group, LLC and/or Galit Network, LLC in connection with the home sold to Charlene Washington?

Yes X No

(B) If you answered "Yes" to the question above, answer the following ~~two~~ questions:

- (i) Do you find that Mr. Hershco, through his domination of the companies, committed fraud or some other wrong against Ms. Washington?

Yes X No

Liability of Corporate Officer

16. Do you find that Yaron Hershco, as a corporate officer of United Homes, LLC, United Property Group, LLC and Galit Network, LLC participated in wrongful conduct or knowingly approved the conduct?

Yes X No

PLEASE REVIEW THIS FORM AND MAKE SURE YOU HAVE ANSWERED ALL QUESTIONS.

Elizabeth Hemmen
Jury Foreperson

Date: 6/1/11